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# THIRD ANNUAL REPORT

OF THE

# NORTH CAROLINA

Mutual Life Insurance Company:

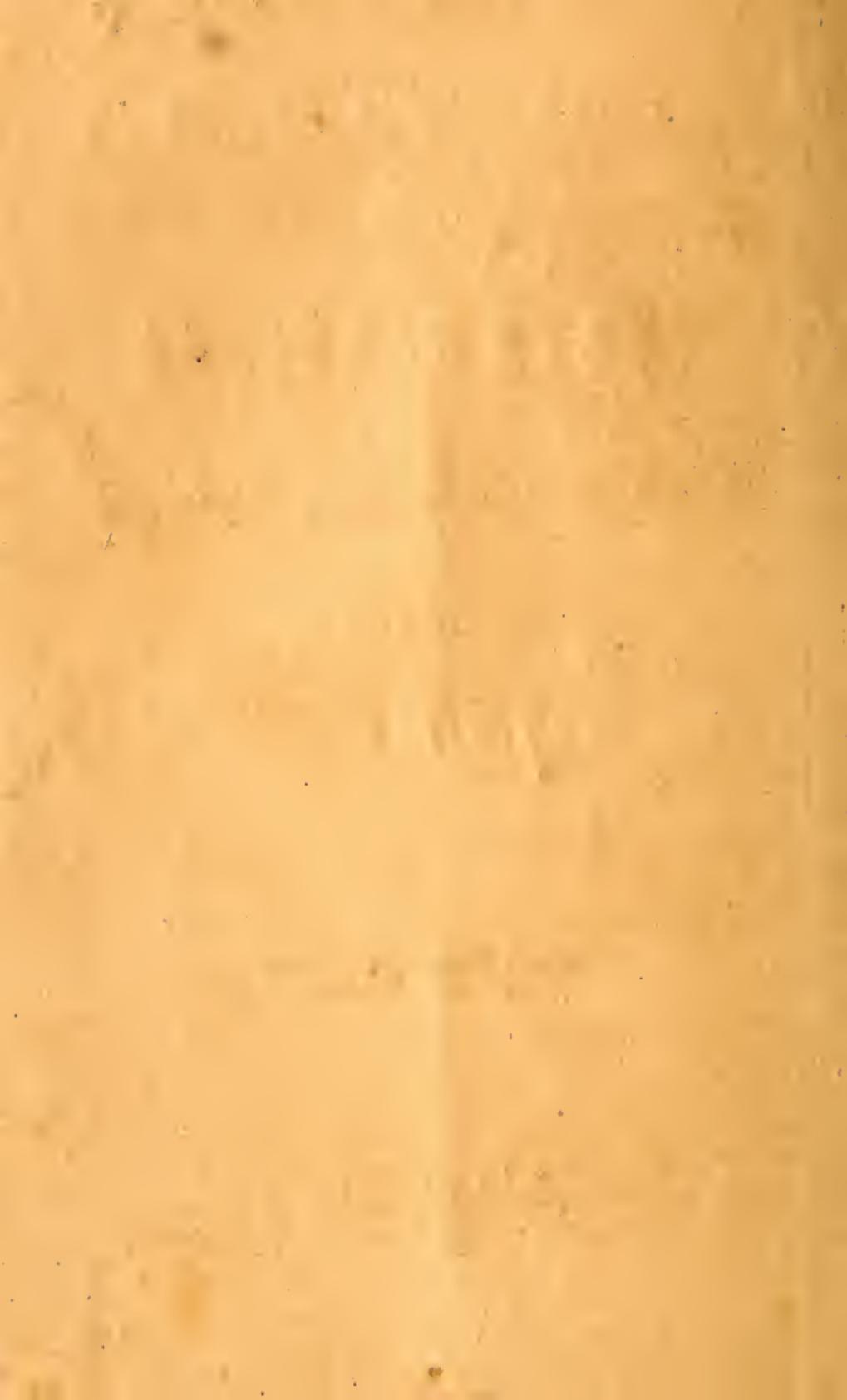
TOGETHER WITH ITS

BY-LAWS AND ACT OF INCORPORATION.

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INCORPORATED, JANUARY, 1849.

RALEIGH:  
PRINTED BY SEATON GALES.

1852.



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#### DIRECTORS.

CHARLES E. JOHNSON,		WM. W. HOLDEN,
WM. D. HAYWOOD,		WM. D. COOKE,
JAMES F. JORDAN,		WM. H. JONES,
PERRIN BUSBEE,		SEATON GALES,
H. W. HUSTED,		F. C. HILL,
WM. H. MCKEE,		CHARLES B. ROOT,
WILLIAM R. SCOTT.		

#### OFFICERS.

CHARLES E. JOHNSON, <i>President.</i>	
WILLIAM D. HAYWOOD, <i>Vice-President.</i>	
JAMES F. JORDAN, <i>Secretary.</i>	
WILLIAM D. COOKE,	
WILLIAM R. SCOTT,	} <i>Executive Committee.</i>
CHARLES B. ROOT,	
CHAS. E. JOHNSON, M. D.,	} <i>Medical Board of Consultation.</i>
WM. H. MCKEE, M. D.,	
R. B. HAYWOOD, M. D.,	
WILLIAM H. MCKEE, M. D., <i>Medical Examiner.</i>	
WILLIAM H. JONES, <i>Treasurer.</i>	
PERRIN BUSBEE, <i>Attorney.</i>	
J. HERSMAN, <i>General Agent.</i>	



# REPORT.

The following statement will show the operations and condition of the Company, to the 20th June, 1852.

Whole No. of Policies issued to 20th June, - - -	1,899
Deduct Policies Cancelled and Expired, - - -	435
Policies in Force, - - - - -	1,464

## Receipts.

Amount on hand, as per last Report, - - - - -	\$46,117 62
Nett Premiums received to 20th June, - - - - -	41,422 12
Amount of Interest received to 20th June, - - -	2,007 89
	\$89,547 63

## Disbursements.

### AMOUNT PAID:

White Losses, - - - - -	\$17,000 00
Slave Losses, - - - - -	5,660 00
Officers' Salaries,	
Fees and Commissions to Agents,	
Fees to Physicians,	
Printing, Advertising, and	
Stationery,	
Office Rent and Postage,	
Incidental Expenses,	
	5,976 22
	\$28,636 22
	\$60,911 41

## Assets.

Prem. Notes drawing 6 per cent. Int.	\$40,785 21
Bank Stock and Ind. Bonds, - - -	10,971 00
Amount in hands of Treasurer, - - -	6,474 06
Amount in hands of Agents, - - -	2,681 14
	\$60,911 41

The DIRECTORS of the North Carolina Mutual Life Insurance Company present the foregoing statement as their Third Annual Report to the members of the Company.

By reference to this statement, it will be seen that, whilst there has not been a very great increase of business, the accumulated capital of the Company is amply sufficient, independent of the *Sound Assurance Principles* upon which this Company is conducted, to afford a sure guarantee to the Member in case of Death.

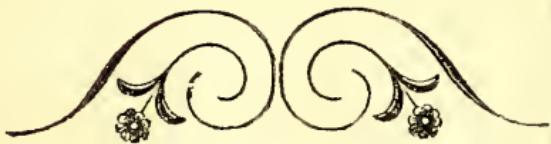
As it is a matter of no small importance, that the transactions of this Company should be well understood by all its Members, the Directors take the liberty of calling their attention to the last clause of the eleventh section of the By-Laws: This Regulation provides that, "If the Premium is paid within forty days after it is due, the *Party taking the risk of Death during the forty days, the Policy will be renewed without Extra Charge.*"

They will likewise mention in this connection, what they desire shall be distinctly understood as a settled law of the Company, viz: That where a life member forfeits his Policy, the Board will, in every case, proceed to collect the *Premium Note*, which has been given in part payment of the Premium. The justice of this law is obvious; for, not to mention other sources of evil and imposition, which the neglect of it might open upon the Company, it would be so strong an inducement for those, who had, with the best intentions and purposes, taken out a Policy of Insurance for life, to suffer it to expire after a short time from mere whim or caprice.

Upon the subject of *Slave Insurance*, the Directors have again increased the rate of Premium. This has been done because, in the opinion of the Directors, the nature of the risk and the best interest of the Company require it.

The Directors have this day declared a dividend of 15 per cent. to the life members, who have renewed their policies prior to the first Monday of July. This dividend has been carried

to the credit of each member entitled to it, and will be allowed on the Premium Note at the next annual renewal; or, where the whole Premium has been paid in cash, the dividend will be allowed as cash in the next annual payment of the Premium.



# ACCOUNT OF LOSSES.

NAMES.	RESIDENCES.	SLAVE.	DIED OF	Am't. In'd. for.
John B. Lord,	Salisbury,	N. C.,	Own Life,	5000 00
Robert McNabb,	Carthage,	"	Intus-susception of the Intestines,	3000 00
Joshua A. Pool,	Elizabeth City,	"	Murdered,	3000 00
William O. Cain	Washington,	"	Infiammation of the Bowels,	3000 00
James N. Fuller,	Yanceyville,	"	Nervous affection of the Brain,	1000 00
William Glaze,	Columbia,	S. C.	Scarlet Fever,	5000 00
W. P. Moore,	Newbern,	N. C.	Typhoid Fever,	450 00
E. D. Gillmore,	Columbia,	S. C.	Bilious Pleurisy,	600 00
Dr. W. W. Harriss,	Wilmingtn,	N. C.	Fever,	1000 00
E. W. Ogburne,	Greensboro,	"	Pneumonia,	575 00
E. W. Wilkins,	Fayetteville,	"	Typhoid Fever,	500 00
John P. Rice,	Green Co.,	"	Organic disease of the Heart,	400 00
Jas. C. Sproull, & Co.	Aiken.	Ala. S. C.	Diarrhea, George, Giles, Pompey, Simeon.	600 00 600 00 1535 00  \$22,660 00

## B Y - L A W S .

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SECTION 1.—The Officers of this Company shall consist of a President, Vice-President, Secretary, Treasurer, Attorney, and a Medical Board of Consultation, consisting of three.

SEC. 2.—There shall be an Executive Committee, consisting of three, appointed annually from the Board of Directors.

SEC. 3.—The members of this Company shall hold a meeting annually, for the purpose of electing a Board of Directors, on the first Monday in July in each year, at the Office of the Company.

SEC. 4.—The President shall preside at all Meetings of the Board of Directors, sign all Policies of Insurance, call special Meetings of the Board of Directors, when he shall deem the same necessary, or when requested in writing, signed by three Directors, and exercise a general superintendence over the affairs of the Company ; and in his absence the Vice-President shall discharge the same duties.

SEC. 5.—The Secretary shall keep a record of the proceedings of the Board of Directors, Executive Committee, and of the Company ; preserve the Premium Notes and Applications ; shall keep a General and Termination Register ; a Journal and Ledger ; a Book of Alienations and Surrenders ; he shall collect all assessments that may be made, and once in thirty days pay over to the Treasurer all monies in his hands belonging to the Company, and take his receipt for the same. It shall be his duty to give notice of the election of Directors, as provided in the Act of Incorporation. He shall give a bond, with such sureties as the Executive Committee shall approve, in the penal sum of five thousand dollars, conditioned for the faithful performance of his duty as Secretary.

SEC. 6.—The Treasurer shall have the care of all the money belonging to the Company, and shall keep a correct account of

all receipts and disbursements. All payments by the Treasurer shall be made upon warrant from the President, attested by the Secretary ; and such payment, so attested, shall be a good and sufficient voucher for the Treasurer in the settlement of his account. He shall give a bond to the Company, to be approved by the Executive Committee, in the penal sum of ten thousand dollars, conditioned for the faithful discharge of his duty as Treasurer. He shall render an account of his trust, when required by the Board or Executive Committee.

SEC. 7.—The Executive Committee shall audit all accounts presented for payment, and possess the power to transact the business of the Company in the absence of the Board of Directors, agreeably to such rules and regulations as may from time to time be adopted by the Board ; may, in their discretion, give the consent of the Company to any member who may wish to exceed the limits of travel prescribed in the Policy, and such consent shall be signed by the President and attested by the Secretary ; shall examine all applications for Insurance, and, if approved, the Secretary shall issue a policy thereon.

SEC. 8.—Persons proposing for Insurance shall fill the application blanks furnished by the Company ; the party to be insured must be examined by the Family Physician of the party and a Medical Examiner of the Company, and, previous to being insured, deposite his application and Premium Note, if any, with the Secretary of said Company : and, if approved by the Executive Committee, the Policy shall bear date with such approval, and take effect at noon of that day. The Company will not, however, be held responsible to the party applying for Insurance, should he die before his application is approved by the Executive Committee.

SEC. 9.—Premium on Policies for Life, for thirty dollars or over, per annum, may be paid as follows, viz : One half in cash, and one half in a note, at twelve months, bearing interest at six per cent. per annum. Premium on all Policies for a less period than the duration of life, shall be paid in cash. The applicant

will, in all cases, pay one dollar for Policy and one dollar for Application.

SEC. 10.—Parties insured at the table rates of Premium are not allowed to pass South of the southern boundary of South Carolina and Tennessee, nor West of the Mississippi River, between the 15th of June, and the 15th of October, without the written consent of the Company, but, between the 15th of October, and the 15th of June, may reside or travel in any part of the United States, (California, and the Territories of the United States excepted,) or within the settled limits of the British Provinces of the Canadas, Nova Scotia and New Brunswick. Mail routes by sea, between ports lying in those portions of the United States not excepted above, may be travelled without forfeiture of Poliey.

SEC. 11.—A party negleeting to settle his annual premium, to pay the per centage when called for by the Directors, within forty days after it is due, or to pay assessments, when called for, within forty days, shall forfeit all the interest he has in the Poliey; also, in case the party shall exceed the limits prescribed in the Policy for residence, or travel upon the seas, without the written consent of the Company, and shall die in consequence thereof, or shall die by the hands of justice, or in an attempt to violate any law of the land where he may happen to be, or in a duel, or from drunkenness, or by his own hand, (except in case of insanity, whereof written notice has been previously given to the Company, or where it is clearly proven to have existed,) or if the party enters into any military or naval service (the militia not in actual service excepted,) he shall forfeit his Policy, all monies paid, and all profits due thereon. *If the premium is paid within forty days after it is due (the party taking the risk of the death during the forty days,) the Policy will be renewed without extra charge.*

SEC. 12.—Within forty days from the first Monday in July, in each year, a Statement or Annual Report of the affairs of the Company shall be made out by the Secretary, and an Annual

Dividend of the profits shall be made, when all Policies for Life, which have been renewed prior to said Dividend, and then in force, shall have their per centage of profits carried to their credit; and all parties insured, whose Policies have been renewed as aforesaid, shall receive a notice, signed by the President and attested by the Secretary, of such profits, which shall be deducted from the amount of their Premium Notes at the next annual renewal, or, in case of cash payments, allowed as such at the next annual renewal. In case of the death of any member, the amount then standing to his or her credit shall be paid over to the representatives of said party, after deducting all indebtedness to the Company.

SEC. 13.—All claims for Insurance against the Company shall be paid within ninety days after due notice and proof of the death of the party; all indebtedness to the Company upon said Policy to be deducted.

SEC. 14—The funds of this Company shall, with the exception of what may, in the judgment of the President, Treasurer, and Secretary, be reserved for contingencies, be invested from time to time, by said Officers, in behalf of the Company, in Stock of any of the Banks of this State, in United States' Government Stock, or in State Bonds of North Carolina, or in individual securities; *Provided*, That no loan shall be made to any Director, Officer, or Agent of the Company, nor the name of any Director, Officer, or Agent taken as surety on any bond for such loan.

SEC. 15.—It shall be the duty of the Board of Directors, at each Annual Meeting, to set apart such amount for the contingent or reserved fund, as shall, in their judgment, be deemed best for the interest and welfare of the Company.

SEC. 16.—The Board of Directors, or the Executive Committee, may appoint as many Agents as they may deem necessary for the better management of the affairs of this Company; and such agents shall, if required, give bonds to the Company, with such sureties as the Executive Committee shall approve, in the

penal sum of one thousand dollars, conditioned for the faithful discharge of the duties of their office.

SEC. 17.—Slaves may be insured by their owners, or others interested, for two-thirds of their value only, for a term not exceeding five years; and the Insurance on slaves shall be governed by the above rules and conditions, adopted for the regulation of this Company. But slaves are not allowed to travel beyond the limits prescribed by the Policy.

SEC. 18.—If a Policy is assigned, notice to be given the Company, and the party to whom the Policy is transferred must sign all Premium Notes with the insured.

SEC. 19.—The Company will decline all applications for Insurance on persons whose pulse is uniformly over ninety.



# CHARTER.

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## *An Act to Incorporate a Mutual Life Insurance Company in the State of North Carolina.*

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1. *Be it enacted by the General Assembly of the State of North Carolina, and it is hereby enacted by the authority of the same,* That John H. Manly, Henry W. Miller, Perrin Busbee, H. W. Husted, William H. McKee, William W. Holden, William D. Cooke, William H. Jones, James F. Jordan, Charles B. Root, Charles E. Johnson, William D. Haywood, William R. Scott, and others, their associates, successors, and assigns, shall be and are hereby constituted and declared to be a body politic and corporate, in fact and in name, by the name of the NORTH CAROLINA MUTUAL LIFE INSURANCE COMPANY, to be located at such a place in the City of Raleigh, as shall be designated by a majority of the Company present at any regular meeting, and by that name, they and their successors shall and may have succession during the continuance of this Act, and shall be capable of suing and being sued, pleading and being impleaded, answering and being answered unto, defending and being defended, in all manner of actions, suits, complaints, matters and causes whatsoever; and that they and their successors may have a common seal, and may alter and change the same at pleasure. And, also, that they and their successors, by the name of the "North Carolina Mutual Life Insurance Company," shall be, in law, capable of purchasing, holding, and conveying, any estate, real or personal, for the use of said Corporation.

2. *Be it further enacted,* That all persons who shall, at any time hereafter, insure in or with the Corporation, shall, while they continue so insured, be deemed and taken as Members of the said Corporation; and that the property and concerns of the said Corporation shall be managed by thirteen Directors, all

of whom shall be eitizens of this State, to be chosen annually, by and from among the members, and shall hold their office for one year, and until others are chosen ; and that a meeting of the members of the Corporation shall be held annually, for the purpose of electing a Board of Directors, at such time and place, in the City of Raleigh, as the Corporation, in its By-Laws, shall appoint ; of which eleetion, publie notice shall be given in at least one of the Public Newspapers printed in said City, at least thirty days preceding such eleetion ; and such election shall be made by ballot, and a plurality of the votes of the members present, allowing to each member one vote for every one hundred dollars insured in said Company. And if any of the said Dircetors shall die, refuse to serve, or neglect to act in their said office for the space of two months, then, and in every such ease, the remaining Directors shall have power to fill such vacaneies, until the next annual meeting.

3. *Be it further enacted*, That it shall and may be lawful for the said Corporation to insure their respective lives, and to make all and every Insuranee appertaining to, or connected with Life risks, of whatsoever kind or nature, as well of the sound in health as the infirm or invalid.

4. *Be it further enacted*, That it shall be lawful for any married woman, by herself, and in her own name, or in the name of any third person, with his assent, as her Trustee, to cause to be insured, for her sole use, the life of her husband, for any definite period, or for the time of his natural life ; and in case of surviving her husband, the same, or nett amount of the Insuranee becoming payable to her, to and for her own use, free from the claims of the representatives of her husband, or any of his creditors.

5. *Be it further enacted*, That the husband may insure his own life for the sole use and benefit of his wife and children ; and, in case of the death of the husband, the amount thus insured shall be paid over to the wife and children, or their guardian, if under age, for her or their own use, free from all

the claims of the representatives of the husband, or any of his creditors.

6. *Be it further enacted*, That the Directors, for the time being, or a majority of them, shall have power to make and prescribe such By-Laws, Rules, and Regulations, as to them shall appear needful and proper, for the management and disposition of the stock, property, estate, and effects of the said Corporation, and for all such matters as appertain to the businsss thereof; and shall have power to appoint such Officers, Clerk, and Agents, for carrying on the business of the Corporation, as they may select, with such allowances as to them shall appear just and satisfactory: *Provided*, That such By-Laws, Rules, and Regulations, shall not be repugnant to the Constitution or Laws of the United States, or of this State.

7. *Be it further enacted*, That no Policy shall be issued by this Corporation, until application shall be made for Insurance for Fifty Thousand Dollars, at least.

8. *Be it further enacted*, That this Act shall continue in force for fifty years.

9. *Be it further enacted*, That this Act shall take effect immediately after its ratification.





## PROOFS OF LOSS REQUIRED.

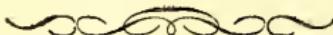
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A certificate of the Physician who attended the party in his last illness, stating particularly the nature of the disease, its duration, and the time he died.

A certificate of a friend or intimate acquaintance, stating how long he was sick, and that he was present during his illness, or at his death, and that he is knowing to his death.

A certificate of the Undertaker, or Sexton, who attended the funeral of the party, and saw his remains interred.

These several certificates must be sworn or affirmed to, before a magistrate, or some one empowered to administer an oath or affirmation.



## NECESSARY RECEIPT.

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When it is a wife's policy on the life of her husband, or of a party insuring the life of another, or in case of an assigned policy, a receipt on the policy is sufficient, from the parties holding such policies. But when a party insures his own life, in case of loss, the insurance must be collected by an Executor or Administrator, legally authorized to settle the estate, and the policy must be surrendered, received by the Executor or Administrator.



## REMARKS.

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Until within a few years past, Life Insurance in this country was not known, except through the agencies of a few European Companies in our populous cities; and the first attempt to establish such Companies in this country was regarded as an infringement upon the decrees of that Superintending Providence, which hath "appointed unto all men once to die." Many supposed that, being unwilling to confide our doctrines to the Supreme Ruler of the Universe, we were about to transfer the safety of human life to the keeping of our fellow men.

It has by some been doubted whether any thing like an accurate calculation of the mean duration of life can be made; and that any attempt to base the chances of success upon the average bills of mortality, would be exceedingly unsafe. In this opinion, however candidly entertained, there is a decided error. The experience of an accurate observation of nearly two hundred years has proved that it is possible to make a calculation of human life, which will not in that time vary 6 per cent.

The first table made in England, showing the expectation of life at various ages, was by Dr. Price, from observations of the Bills of Mortality in Northampton; and, fifty years subsequent to this time, the Carlisle table was made by Joshua Milne, from observations of Dr. Heysham of Carlisle; this was from 1779 to 1787.

The decrements of life in these tables differ very materially; the Northampton is much greater than the Carlisle. This discrepancy can readily be reconciled, by taking into account the difference in the location of the two places. The Northampton District is decidedly unhealthy, while the Carlisle has always been regarded as one of the most healthy Districts in England.

The Northampton tables make the whole number of persons embraced in their calculations become extinct at the age of 96

and the Carlisle at 104. Various other tabular views of the bills of mortality have been compiled in various districts of England, and on the European Continent, by men of deep research; and an immense amount of facts have thus been given to the world, which have formed the basis of the law of average of human life, and the value of annuities, and a correct scale or tariff of Premiums on Life Insurance.

Life Insurance only guarantees the laws of average; it is not founded on the calculation whether death will or will not happen. Death is inevitably the fate of all men. Every person born must die; but most live through a series of years, and the law of average and duration of human life is reduced almost to an exact science, and furnishes a data upon which to base the operations of a Life Insurance Company, without subjecting it to any contingency which can impair its ability to meet its losses. In this respect, it is very different from all other species of Insurance. The Insurer of a number of houses does not know whether a fire shall occur among his risks or not. The Underwriter for the vessel which leaves on a distant voyage, does not know whether the elements shall be prosperous for the safety of the noble bark, or otherwise. The Health Insurer does not know whether his subject shall continue well, or be taken sick. There is no positive data upon which to base the calculations of success in Companies of this kind; but, in Life Insurance, death is regarded as a fixed fact—"dust thou art, and unto dust thou shalt return"—and all the calculations are made in view of the final drama of human life.

Among the different tables in use with Insurance Companies, the Carlisle seems to be the favorite. Its calculations are found to apply with exceeding minuteness to the present experience of Insurance Companies in the middle States of our Union, and all that have adopted it seem to be doing a safe and profitable business.

Life Insurance Companies are divided into three classes, viz.: Joint Stock, Mixed, and Mutual. The Joint Stock Company

has a Capital furnished by subscription as a means of investing surplus funds, and whatever accumulation of profits occur, they are placed to the credit of each Stockholder as a speculation on his part. In a Mixed Company, there is a partial division of profits, according to the mode fixed for a division of profits among themselves.

In the Mutual system, all Life Insurers are equally entitled to the profits of the Company, in proportion to the amount of premiums by them respectively paid in; all are entitled to share in its management and deliberations, and all stimulated by the same interest in securing a successful administration of its affairs. It thus presents the strongest inducements to the insurer; and whilst it cannot be denied that these features of the Mutual System have of late years attracted the most favorable consideration of the public, it is equally true that the experience of such Companies, well conducted, shows they have been uniformly and eminently successful.

By reference to the charter of this Company hercunto annexed, it will be perceived that the privilege is granted to a Husband to insure his own life for the benefit of his Wife and Children, without any liability to have the amount diverted to the payment of any contracts, or debts of his own; and in like manner the wife may insure the life of her husband, subject to the same regulations. These are highly important features in our character, which will readily commend themselves to the attention of the intelligent reader. This company also gives an annual division of profits to all life insurers, and proposes to charge no more for insurance than actual cost. The abundant success which has attended other companies, based upon similar principles, leaves no doubt as to the efficiency of the institution, and also its ability promptly to discharge all claims accruing against it.

The North Carolina Company will also insure the lives of all healthy Slaves from a period of one to five years: but, in no case can their owners or insurers participate in the profits of the company.

This feature is deemed a most important *desideratum* to the people of North Carolina and adjoining States. It opens a new field of thought to our planters, and other slave owners, and proposes to secure them in the possession of that kind of property, which constitutes half of the actual wealth of the State.— Its utility has thus far been recognized on all hands; and it is confidently predicted that the day is not far distant when this species of property will be almost universally under insurance.

But it can scarcely be deemed necessary, at this day, to enter into an elaborate argument to show the advantages and benefits of Life Insurance. The system speaks for itself. It is known by its fruits, not only in Europe but in this country; and its usefulness, in the future, must keep pace with the expectations of society and the demands of an enlightened civilization.



**ANNUAL RATES OF INSURANCE**  
*Of One Hundred Dollars, on a Single Life, for one year,  
 seven years, and for life.*

Age.	Annual payment for the term of 1 year.	Annual payment for the term of 7 years.	Annual payment for Life.	Age.	Annual payment for the term of 1 year.	Annual payment for the term of 7 years.	Annual payment for Life.
14	72	86	1 53	41	1 78	1 88	3 31
15	77	88	1 56	42	1 85	1 89	3 40
16	84	90	1 62	43	1 89	1 92	3 51
17	86	91	1 65	44	1 90	1 94	3 63
18	89	92	1 69	45	1 91	1 96	3 73
19	90	94	1 73	46	1 92	1 98	3 87
20	91	95	1 77	47	1 93	1 99	4 01
21	92	97	1 82	48	1 94	2 02	4 17
22	94	99	1 88	49	1 95	2 04	4 49
23	97	1 03	1 93	50	1 96	2 09	4 60
24	99	1 07	1 98	51	1 97	2 20	4 75
25	1 00	1 12	2 04	52	2 02	2 37	4 90
26	1 07	1 17	2 11	53	2 10	2 59	5 24
27	1 12	1 23	2 17	54	2 18	2 89	5 49
28	1 20	1 28	2 24	55	2 32	3 21	5 78
29	1 28	1 35	2 31	56	2 47	3 56	6 05
30	1 31	1 36	2 36	57	2 70	4 20	6 27
31	1 32	1 42	2 43	58	3 14	4 31	6 50
32	1 33	1 46	2 50	59	3 67	4 63	6 75
33	1 34	1 48	2 57	60	4 35	4 91	7 00
34	1 35	1 50	2 64	61	4 53	5 08	7 25
35	1 36	1 53	2 75	62	4 71	5 29	7 55
36	1 39	1 57	2 81	63	4 90	5 50	7 85
37	1 43	1 63	2 90	64	5 09	5 71	8 15
38	1 48	1 70	3 05	65	5 34	5 99	8 55
39	1 57	1 76	3 11	66	5 59	6 27	8 95
40	1 69	1 83	3 20	67	5 90	6 62	9 45

## SLAVE PREMIUMS.

• • •

*Annual Rates of Insurance of One Hundred Dollars, on the Life of a Slave, for one year, and for five years.*

Age.	1 Year.	5 Years.	Age.	1 Year.	5 Years.
10 years.	\$1 60	\$1 77	36 years.	\$2 20	\$2 45
11 "	1 60	1 77	37 "	2 26	2 52
12 "	1 60	1 77	38 "	2 30	2 55
13 "	1 60	1 77	39 "	2 35	2 61
14 "	1 60	1 77	40 "	2 41	2 68
15 "	1 60	1 77	41 "	2 45	2 74
16 "	1 64	1 85	42 "	2 50	2 80
17 "	1 64	1 85	43 "	2 63	2 92
18 "	1 65	1 86	44 "	2 75	3 02
19 "	1 66	1 87	45 "	2 82	3 12
20 "	1 67	1 88	46 "	3 02	3 33
21 "	1 68	1 89	47 "	3 05	3 50
22 "	1 69	1 92	48 "	3 31	3 67
23 "	1 74	1 94	49 "	3 50	3 87
24 "	1 78	1 98	50 "	3 66	4 18
25 "	1 80	2 00	51 "	3 93	4 36
26 "	1 81	2 04	52 "	4 18	4 64
27 "	1 82	2 06	53 "	4 43	4 92
28 "	1 85	2 11	54 "	4 73	5 26
29 "	1 89	2 17	55 "	5 11	5 65
30 "	1 93	2 18	56 "	5 50	6 12
31 "	1 94	2 20	57 "	5 95	6 35
32 "	1 95	2 24	58 "	6 12	6 80
33 "	1 98	2 30	59 "	6 53	7 24
34 "	2 07	2 33	60 "	6 94	7 70
35 "	2 16	2 41			

**EXTRA RATES OF INS. ON SLAVES.**


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Slaves in Coal Pits,	$1\frac{1}{2}$	per cent. extra.
Mining,	$1\frac{1}{2}$	" "
On Rail Roads,	$0\frac{1}{2}$	" "
On Steam Boats,	1	" "
On Canal Boats,	$1\frac{1}{2}$	" "
On Fishing Boats,	1	" "
On Pilot Boats,	1	" "
Coasting,	1	" "
Hauling Seines,	$0\frac{1}{2}$	" "
Getting Oysters,	$0\frac{1}{2}$	" "
Rice Fields,	1	" "
Rafting,	$0\frac{1}{2}$	" "

## JOINT LIVES.

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*Premiums on One Hundred Dollars for Insuring two Lives,  
payable when either shall fail.*

Age.	Age.	An. Prem. during J'nt Lives.	Age.	Age.	An. Prem. during J'nt Lives.	Age.	Age.	An. Prem. during J'nt Lives.
20	20	3 70	30	30	4 45	40	55	7 22
	25	3 87		35	4 70		60	8 58
	30	4 09		40	5 05			
	35	4 36		45	5 48	45	45	6 37
	40	4 73		50	6 05		50	6 89
	45	5 18		55	6 77		55	7 55
	50	5 77		60	8 14		60	8 90
	55	6 51						
	60	7 89	35	35	4 95	50	50	7 39
				40	5 28		55	8 01
25	25	4 04		45	5 69		60	9 36
	30	4 25		50	6 25			
	35	4 51		55	6 96	55	55	8 61
	40	4 87		60	8 33		60	9 92
	45	5 31						
	50	5 89	40	40	5 59	60	60	10 75
	55	6 63		45	5 99			
	60	8 00		50	6 53			

